



Docket No.: 37355-304

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : KIEKHAEFER, JOHN H.
Appl. No. : 10/735940
Filed : December 15, 2003
Title : TRANSPARENT/TRANSLUCENT FINANCIAL TRANSACTION CARD
Grp./A.U. : 2876
Examiner : J. Fureman
Customer No.: 1923

Confirmation No.: 3705

Certificate of Mailing

I, hereby certify that this correspondence (along with any documents referred to as attached or enclosed) is being deposited with the US Postal Service as first class mail in an envelope addressed to Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on June 20, 2005.

[Signature]
Stephen T. Scherer, Reg. No. 45,080

REPLY TO FINAL OFFICE ACTION

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

*Entered
8/10/05
AMW*

Dear Sir:

Introductory Comments

The paper is submitted in reply to the Office Action dated January 18, 2005. Please consider the remarks as indicated on the following pages.